

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

Bibi Fathema Dowlut

Case No. 18-70651 JAD

Reporting Period: 2/28/19

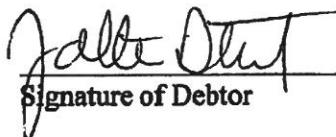
MONTHLY OPERATING REPORT
(INDIVIDUAL WAGE EARNERS)

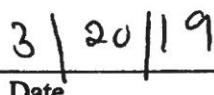
File with Court and submit copy to United States Trustee within 14 days after end of month

Submit copy of report to any official committee appointed in the case.

REQUIRED DOCUMENTS	Form No.	Document Attached	Explanation Attached
Schedule of Cash Receipts and Disbursements	MOR-1 (INDV)	✓	
Schedule of Cash Receipts and Disbursements - continuation	MOR-1 (INDV) (CONT)	✓	
Bank Reconciliation		WT	
Copies of bank statements		✓	
Cash disbursements journals		✓	
Copies of tax returns filed during reporting period			
Summary of Unpaid Postpetition Debts	MOR- 4		
Debtor Questionnaire	MOR- 5		

I declare under penalty of perjury (28 U.S.C. Section 1746) that the documents attached to this report are true and correct to the best of my knowledge and belief.


Signature of Debtor


Date

Signature of Joint Debtor

Date

Signature of Preparer

Date

Printed Name of Preparer

FORM MOR (INDV)
(10/00)

Bibi Fathema Dowlut

Debtor

Case No. 18-70651 JAD
Reporting Period: February 2019

INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS

Amounts reported should be per the debtor's books, not the bank statement. The beginning cash should be the ending cash from the prior month or, if this is the first report, the amount should be the balance on the date the petition was filed. Attach the bank statements and a detailed list of all disbursements made during the report period that includes the date, the check number, the payee, the transaction description, and the amount. A bank reconciliation must be attached for each account.

	Current Month Actual	Cumulative Filing to Date Actual
Cash - Beginning of Month	11,000.00	
RECEIPTS		
Wages (Net)		
Interest and Dividend Income		
Alimony and Child Support		
Social Security and Pension Income		
Sale of Assets		
Other Income (attach schedule)	4,135.00	
Total Receipts		
DISBURSEMENTS		
ORDINARY ITEMS:		
Mortgage Payment(s)	10,831.14	
Rental Payment(s)		
Other Secured Note Payments		
Utilities	773.93	
Insurance		
Auto Expense	490.89	
Lease Payments		
IRA Contributions		
Repairs and Maintenance		
Medical Expenses		
Household Expenses		
Charitable Contributions		
Alimony and Child Support Payments		
Taxes - Real Estate		
Taxes - Personal Property		
Taxes - Other (attach schedule)		
Travel and Entertainment		
Gifts		
Other (attach schedule)		
Total Ordinary Disbursements		
REORGANIZATION ITEMS:		
Professional Fees		
U. S. Trustee Fees		
Other Reorganization Expenses (attach schedule)		
Total Reorganization Items		
Total Disbursements (Ordinary + Reorganization)		
Net Cash Flow (Total Receipts - Total Disbursements)		
Cash - End of Month (Must equal reconciled bank statement)	3,639.21	

Bibi Fathema Dowlut

Debtor

Case No. 18-70651 JAD

Reporting Period: _____

INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS - continuation sheet

BREAKDOWN OF "OTHER" CATEGORY	Current Month Actual	Cumulative Ending to Date Actual
<u>Other Income</u>	4,135.00	
<u>Other Taxes</u>	0	
<u>Other Ordinary Disbursements</u>	0	
<u>Other Reorganization Expenses</u>	0	

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STATUS OF POSTPETITION TAXES

The beginning tax liability should be the ending liability from the prior month or, if this is the first report, the amount should be zero
Attach photocopies of IRS Form 6123 or payment receipt to verify payment or deposit of federal payroll taxes.
Attach photocopies of any tax returns filed during the reporting period.

	Beginning Tax Liability	Amount Withheld or Accrued	Amount Paid	Date Paid	Check No. or EFT	Ending Tax Liability
Federal:						
Withholding						
FICA-Employee						
FICA-Employer						
Unemployment						
Income						
Other:						
Total Federal Taxes						
State and Local:						
Withholding						
Sales						
Excise						
Unemployment						
Real Property						
Personal Property						
Other:						
Total State and Local						
Total Taxes						

SUMMARY OF UNPAID POSTPETITION DEBTS

Attach aged listing of accounts payable.

	Number of Days Past Due				
	Current	0-30	31-60	61-90	Over 90
Accounts Payable					
Wages Payable					
Taxes Payable					
Rent/Leases-Building					
Rent/Leases-Equipment					
Secured Debt/Adequate Protection Payments					
Professional Fees					
Amounts Due to Insiders*					
Other:					
Other:					
Total Postpetition Debts					

Explain how and when the Debtor intends to pay any past-due postpetition debts.

* "Insider" is defined in 11 U.S.C. Section 101(31).

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ACCOUNTS RECEIVABLE RECONCILIATION AND AGING

Accounts Receivable Reconciliation	Amount
Total Accounts Receivable at the beginning of the reporting period	
+ Amounts billed during the period	
- Amounts collected during the period	
Total Accounts Receivable at the end of the reporting period	

Accounts Receivable Aging	Amount
0 - 30 days old	
31 - 60 days old	
61 - 90 days old	
91+ days old	
Total Accounts Receivable	
Amount considered uncollectible (Bad Debt)	
Accounts Receivable (Net)	

DEBTOR QUESTIONNAIRE

Must be completed each month	Yes	No
1. Have any assets been sold or transferred outside the normal course of business this reporting period? If yes, provide an explanation below:		✓
2. Have any funds been disbursed from any account other than a debtor in possession account this reporting period? If yes, provide an explanation below.	✓	
3. Have all postpetition tax returns been timely filed? If no, provide an explanation below.	✓	
4. Are workers compensation, general liability and other necessary insurance coverages in effect? If no, provide an explanation below.	✓	



ALTOONA
(814) 944-2011
CRESSON
(814) 886-2641
GALLITZIN
(814) 886-4112

HOLLIDAYSBURG
(814) 695-5671
NANTY GLO
(814) 749-8649

PATTON
(814) 674-3661
PLEASANT VALLEY
(814) 946-8090

Account Statement

BIBI FATHEMA DOWLUT
215 UNION AVE
ALTOONA PA 16602

SUMMARY OF YOUR ACTIVITY
ACTIVITY THROUGH FEB 25 19
STATEMENT NUMBER 308011793
BEGINNING BALANCE .00
DEPOSIT AMOUNT + 15135.80
WITHDRAWAL AMOUNT - 12100.06
SERVICE CHARGE -- .00

CREDITS ENCLOSED O ENDING BALANCE = 3035.74

SIGN UP FOR ESTATEMENTS TODAY!
VISIT [HTTP://WWW.PENNCREST.BANK](http://WWW.PENNCREST.BANK) TO
ENROLL. QUESTIONS CALL 888-716-7587

PLAIN & SIMPLE		03-08011793			BALANCE SUMMARY
ACTIVITY BEGINNING		JAN 31 19	WITHDRAWALS	DEPOSITS	\$.00
JAN 31	DEPOSIT PENNCREST BANK			11000.00	\$ 11000.00
FEB 01	WITHDRAWAL PENNCREST BANK	6640.70			\$ 4359.30
FEB 01	WITHDRAWAL PENNCREST BANK	4191.04			\$ 168.26
FEB 05	DEPOSIT PENNCREST BANK		4135.80		\$ 4304.06
FEB 06	BILLMATRIX BILLPAYFEE 190205 TEL	3.50			\$ 4300.56
FEB 06	FIS-VERIZON BILL PAY 190205 TEL	100.00			\$ 4200.56
FEB 06	PEOPLES NATURAL GAS BILL CCD 200004687949	400.00			\$ 3800.56
FEB 06	ATT Payment 020519 WEB	490.89			\$ 3309.67
FEB 07	ATLANTIC BROADBA CABLE PAY 020719 TEL	108.93			\$ 3200.74
FEB 12	CHECK NUMBER 9999 REF. #991004256	165.00			\$ 3035.74

CHECKS PAID ON YOUR ACCOUNT

CHECK	DATE	AMOUNT	CHECK	DATE	AMOUNT	CHECK	DATE	AMOUNT
9999	02/12	165.00						

SUMMARY OF YOUR DEPOSIT ACCOUNTS

ACCOUNT DESCRIPTION	ACCOUNT NUMBER	ACCOUNT BALANCE	MATURITY DATE
PLAIN & SIMPLE	03-08011793	\$ 3,035.74	
TOTAL OF YOUR DEPOSIT ACCOUNTS		\$ 3,035.74	

Cash Flow - Last month

2/1/2019 through 2/28/2019

3/20/2019

Page 1

Category	2/1/2019- 2/28/2019
INFLOWS	
SPOUSE INCOME	15,135.80
TOTAL INFLOWS	15,135.80
OUTFLOWS	
Auto	490.89
MORT BLAIR CHALET	4,191.04
MORTGAGE NORTHWEST BANK	6,640.70
Utilities	
Cable TV	108.93
GAS	400.00
Telephone	100.00
Water	165.00
TOTAL Utilities	773.93
TOTAL OUTFLOWS	12,096.56
OVERALL TOTAL	3,039.24